## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

In re:	)	Case No.		
Debtor(s)	) ) )	Chapter 13		
	CH	HAPTER 13 PLAN		
	otor is to pay to the C he following payment	-	e the sum of	the following amounts:
\$	_ per month for	months.		
\$_ months, then \$_	per month for per month	months, then \$_ if for mon	ths.	er month for
A total of \$ months beginning	through _ ng with the payment d	ue in, ther	n \$ p	er month for
In addition, Debtor	shall pay to the Truste	e and the plan base	shall be incre	ased by the following:
retain a portion of period as the refund plan payments or \$	a tax refund to pay i d. Debtor may also reta	ncome taxes owed ain from such refund unds, each year, for	to any taxing ds the lesser of	e; however, debtor may g authority for the same f the sum of two monthly Additional lump sum(s)
A minimum of \$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	will be	paid to non-priority	unsecured cr	reditors. (Dollar amount
fashion. Unless creditors. All dist	stated otherwise, th	ne Chapter 13 Ti rustee to be made	rustee will n pro-rata by o	and in the following nake the payments to class, except per month
1. Trustee and Co filing fee in the amo		a percent of all disb	oursements as	allowed by law [and pay
2. Executory Contract accepted in CREDITOR NAME	n paragraphs 3(A or B)	es Trustee to cure poor the following AL AMOUNT DUE	pre-petition arr period, estima CURE PE	
3. Pay sub-paragram (A) Post-petition property with the	on real property leas	e payments Debto ) and proposes to 1	r assumes exe naintain payn	ecutory contract for real nents in accordance with

terms of the original contract as follows:  CREDITOR NAME MONTHLY PAYMENT BY DEBTOR/TRUSTEE
(B) Post-petition personal property lease payments Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:  CREDITOR NAME MONTHLY PAYMENT MONTHS REMAINING
(C) <u>Continuing Debt Payments including post-petition mortgage payments on real estate other than Debtor's residence and pre-petition arrears on these debts</u> Maintain payments of the following continuing debt(s) in accordance with terms of the original contract with any arrearages owed at the time of filing to be paid in equal monthly payments the cure period and with the interest identified below.  CREDITOR NAME MONTHLY PAYMENT ARREARAGE INTEREST RATE CURE PERIOD
(D) Post-petition mortgage payments on Debtor's residence Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence to be at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:  CREDITOR NAME MONTHLY PAYMENT BY DEBTOR/TRUSTEE
(E) <u>Pre-petition arrears on real property secured claims</u> Pay arrearage on debt secured by liens on real property in equal monthly installments over the period and with the interest rate identified below, estimated as follows:  CREDITOR NAME TOTAL AMOUNT DUE CURE PERIOD INTEREST RATE
(F) Secured claims to be paid in full The following claims shall be paid in full in equal monthly payments over the period set forth below with% interest.  CREDITOR EST BALANCE DUE REPAY PERIOD TOTAL w/ INTEREST
(G) <u>Secured claims subject to modification.</u> Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set forth below with% interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 7(A), estimated as set forth below:  CREDITOR BALANCE DUE FMV REPAY PERIOD TOTAL w/ INTEREST
(H) <u>DSO Claims in equal installments</u> Pay the following pre-petition domestic support obligation arrears in full in equal monthly installments over the life of the plan, <u>estimated as</u> :  CREDITOR NAME TOTAL AMOUNT DUE <u>INTEREST RATE</u>
(I) <u>Co-debtor guaranteed debt paid in equal monthly installments</u> The following co-debtor guaranteed claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in equal monthly installments over the period and with interest as identified below. CREDITOR EST BALANCE TRUSTEE/CO-DEBTOR PERIOD INTEREST RATE
4. Attorney Fees Pay Debtor's attorney \$ or such sums as may be awarded by the Court.

- 5. Pay sub-paragraphs concurrently:
  - (A) <u>Unsecured Co-debtor guaranteed claims</u> The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below.

CREDITOR NAME

EST TOTAL DUE

TRUSTEE/CO-DEBTOR

INTEREST RATE

(B) <u>Assigned DSO Claims</u> Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, to be paid a fixed amount with the balance to be owed by the Debtor(s) after completion of the Plan, pursuant to §\$507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid **directly** by Debtor(s).

CREDITOR

TOTAL DUE

FIXED AMOUNT

6. <u>Priority Claims</u> Pay the following priority claims allowed under 11 U.S.C. section 507 in full, estimated as follows:

CREDITOR NAME

TOTAL AMOUNT DUE

- 7. Pay the following sub-paragraphs concurrently:
- (A) General Unsecured Claims. Pay non-priority, unsecured creditors. Estimated total owed:\$\_\_\_\_\_\_\_. Estimated amount available \$\_\_\_\_\_\_\_. Estimated repayment in Chapter 7: \$\_\_\_\_\_\_\_. Amount required to be paid to non-priority unsecured creditors as determined by 1325(b) calculation: \$\_\_\_\_\_\_.
- (B) <u>Surrender of Collateral</u> Debtor proposes to surrender the following collateral to the following creditors(s) with any deficiency paid as non-priority unsecured debt:

  CREDITOR

  COLLATERAL
- (C) <u>Rejected Executory Contracts/Leases</u> Debtor rejects the following executory contract(s) with the following creditor(s). Any balance to be paid as non-priority unsecured debt.:

  CREDITOR CONTRACT/LEASE
- 8. Other:
- 9. All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under section 1328. However, the Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the Court enters an order granting the Debtor's request to avoid the liens.
- 10. Any pledged credit union shares or certificates of deposit held by any bank shall be applied to the amount owed such Claimant.
- 11. Title to Debtor's property to re-vest in Debtor upon confirmation. Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or

property and consent cannot be obtained readily.

12. Any post-petition claims filed and allowed under 11 U.S.C. section 1305 may be paid through the plan.

CREDITOR'S NOTICE: YOU MUST FILE A CLAIM IN ORDER TO PARTICIAPTE IN DISBURSEMENTS PROPOSED HEREIN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM. IN COMPLIANCE WITH ORDER OF THE COURT, ABSENT A SPECIFIC ORDER OF THE COURT TO THE CONTRARY, THE CHAPTER 13 TRUSTEE, RATHER THAN THE DEBTOR, WILL MAKE ALL PRE-CONFIRMATION DISBURSEMENTS PURSUANT TO SECTION 1326(a). ALL CREDITORS ENTITLED TO PRE-CONFIRMATION DISBURSEMENTS, INCLUDING LEASE CREDITORS, MUST FILE A PROOF OF CLAIM TO BE ENTITLED TO RECEIVE SUCH PAYMENTS FROM THE CHAPTER 13 TRUSTEE. PURSUANT TO LOCAL RULE, THE PROOF OF CLAIM SHALL CONTROL THE VALUATION OF COLLATERAL AND ANY VALUATION STATED IN THE PLAN SHALL NOT BE BINDING ON THE CREDITOR.

DATE:	DEBTOR:	
DATE:	DEBTOR:	